

**CLAIMS:**

1. (Cancelled)

2. (Cancelled)

3. (Cancelled)

4. (Cancelled)

5. (Cancelled)

6. (Cancelled)

7. (Cancelled)

8. (Cancelled)

9. (Cancelled)

10. (Cancelled)

11. (Cancelled)

12. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Previously Presented) A method of on-line card management for use with a computer network, wherein at least one card is issued to a plurality of card users by card issuing organizations, the method comprising the steps of:

providing a card management system accessible from said computer network, said system having a plurality of card management services available for the plurality of card

issuers;

providing simultaneous access to the card management system by the plurality of card users;

providing for the selection of at least one of a plurality of card management services provided by said computer system by the plurality of card users;

providing for the inputting of data associated with the selected card management service;

providing inputted associated data to the card issuing organization by means of the card management system; and

making a record of the inputted data within the card management system.

19. (Currently Amended) The method as set forth in claim [1]18 wherein said plurality of card management services includes registering at least one card by inputting associated card data.

20. (Currently Amended) The method set forth in claim [2]19 wherein card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

21. (Currently Amended) The method as set forth in claim [1]18, or [2]19, or [3]20, further including the step of maintaining a record of associated data by the card management system.

22. (Currently Amended) The method set forth in claim [4]21 including the step of informing the card user that the card issuing organization as been providing the

associated data.

23. (Previously Presented) A method of on-line card management, wherein at least one card is issued to a plurality of card users by card issuing organizations, the method comprising the steps of:

providing a computer network accessible by the plurality of card users;

providing a card management system accessible from said computer network having a plurality of card management services available for the plurality of card issuers;

accessing the card management system by the plurality of card users;

selecting at least one of a plurality of card management services provided by said computer system and inputting data associated with the selected card management service;

providing inputted associated data to the card issuing organization by means of the card management system; and

making a record of the inputted data within the card management system.

24. (Currently Amended) The method set forth in claim [6]23 wherein said plurality of card management services includes registering one card by inputting associated card data.

25. (Currently Amended) The method set forth in claim [7]24 wherein card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change of marital status, a change in name, and a request for an increase in credit line.

26. (Currently Amended) The method set forth in claim [6]23, or [7]24, or [8]25.

further including the step of maintaining a record of associated data by the card management system.

27. (Currently Amended) The method set forth in claim [9]26 including the step of informing the card user that the card issuing organization has been provided the associated data.

28. (Previously Presented) A system for on-line card management wherein at least one card is issued to a plurality of individual card users by card issuing organizations, the system comprising:

a computer network; and

a card management computer system accessible from said computer network, said card management system having a plurality of card management services, said card management computer system comprising:

means for a multiplicity of individual card users to simultaneously access said card management computer system;

means for the individual card users to select at least one of a plurality of card management services provided by the card management computer system and for inputting data associated with the selected card management services; and

means for providing said associated data inputted by the individual card users to the card issuing organization.

29. (Currently Amended) The on-line card management system set forth in claim [11]28 wherein said plurality of card management services includes registering at least one card by inputting associated card data.

30. (Currently Amended) The on-line card management system as set forth in claim

[12]29 wherein said card management services further includes card management services selected from the group consisting of: change of address, request for a new card, notification of a billing dispute, request for a copy of a bill, a change in marital status, a change in name, and a request for an increase in credit line.

31. (Currently Amended) The on-line card management system as set forth in claim [11]28, or [12]29, or [13]30, further including means for maintaining a record of the associate data inputted by each of the individual card users within the card management system.

32. (Currently Amended) The on-line card management system set forth in claim [14]31 including means for informing the individual card users that the card issuing organization has been provided the associated data.

33. (Currently Amended) The on-line card management system set forth in claim [15]32 wherein said computer system includes a telephonic user interface.